



WYNDHAM  
HOTELS AND  
RESORTS

August 2009

\*\*\*\*\*AUTOMATED AADC 440

35 1  
08089-a

10/10/09

111

Dear \*

We are writing to inform you of a data security incident involving your personal information. Wyndham Hotels and Resorts ("Wyndham") is coordinating the response to this incident on behalf of Wyndham's managed and franchised hotels. The incident discussed in this letter occurred only at certain Wyndham branded hotels.

This incident was identified when Wyndham received information that certain fraudulent credit card transactions were possibly traced back to one of our hotels. Upon learning of this possibility, Wyndham promptly retained an external examiner to conduct a thorough forensic investigation. The Wyndham investigation, which is now substantially complete, confirmed that a sophisticated hacker penetrated our computer systems; thereafter, the hacker was able to access the customer transaction files at a number of Wyndham hotels and create a unique file containing credit card numbers of certain hotel guests. In addition, the hacker was able to download transactional information that was captured by the memories of servers at certain hotels on a real-time basis for transactions that occurred between March 29, 2009 and May 10, 2009.

As a result of the investigation, Wyndham has determined that your credit or debit card number, expiration date and possibly your name were accessed. Further, magnetic stripe information from your credit card may have been accessed, depending upon whether the hotel swiped your card for a transaction or manually entered your credit card number, although, due to the sophisticated nature of the hack, we have not been able to determine precisely what magnetic stripe information, if any, was accessed. The hotel's computer system did not store your Social Security Number, so fortunately the hacker did not access such information.

Wyndham has taken numerous steps to protect your information since the discovery of this incident. In addition to ensuring that the hack was terminated and disabled, we promptly notified law enforcement and each of the major payment card networks (American Express, Visa, MasterCard, and Discover).

We also provided each of the payment card companies with the actual card numbers that had been involved in the incident so that the payment card companies could take such action as they deemed appropriate. We also notified the affected hotels so that they could take the appropriate action to ensure that their systems are properly investigated and secured.

Even though we have taken this action to protect your information, we nevertheless recommend that you remain vigilant with respect to reviewing your account statements and credit reports. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities.

The Federal Trade Commission also provides helpful information about how to avoid identity theft. Please visit <http://www.ftc.gov/idtheft> or call 1-877-ID-THEFT (1-877-438-4338).

You may obtain a free copy of your credit report once every 12 months by visiting <http://www.annualcreditreport.com>, calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to: Annual Credit Report Request Service, P. O. Box 105281, Atlanta, GA 30348-5281 (you can print a copy of the request form at <http://www.ftc.gov/bcp/menus/consumer/credit/rights.shtml>). You also may purchase a copy of your credit report by contacting one of the three national credit reporting companies.

Equifax (800) 685-1111 <a href="http://www.equifax.com">www.equifax.com</a> P. O. Box 740241 Atlanta, GA 30374-0241	Experian (888) 397-3742 <a href="http://www.experian.com">www.experian.com</a> P. O. Box 9532 Allen, TX 75013	TransUnion (800) 916-8800 <a href="http://www.transunion.com">www.transunion.com</a> P. O. Box 6790 Fullerton, CA 92834-6790
---	---	--

\* \* \* \* \*

To assist in protecting your credit, Wyndham is offering to you, at no cost, for one year, Equifax Credit Watch™ 3-in-1 Alerts product. **To take advantage of this product offer, you must enroll no later than November 30, 2009.** This product provides:

---

\* Maryland Residents only: You also may contact your attorney general's office for information related to protecting your identity. The office's phone number is 1 (410) 576-6300 or 1 (888) 743-0023 (toll free in Maryland), and its e-mail address is [consumer@oag.state.md.us](mailto:consumer@oag.state.md.us)

- o Comprehensive credit file monitoring of your Equifax, Experian, and TransUnion credit reports with daily notification of key changes to your credit files from any of the three agencies.
- o Up to \$1 million in identity theft protection with \$0 deductible, at no cost to you.<sup>†</sup>
- o 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.

### How to Enroll

To sign up online for **online delivery** go to [www.myservices.equifax.com/3in1alerts](http://www.myservices.equifax.com/3in1alerts). For live agent enrollment assistance from Equifax, please call 1-866-252-4576. **All consumer information, identity verification, and payment information you enter on the following pages will be kept in a secured environment.**

1. Consumer Information: complete the form with your contact information (name, address and e-mail address) and click "Continue" button.
2. Identity Verification: complete the form with your Social Security Number, date of birth, telephone #s, create a User Name and Password, agree to the Terms of Use and click "Continue" button. The system will ask you up to two security questions to verify your identity.
3. Payment Information: The promotion code provided at the top of this letter constitutes payment for the service. During the "Check Out" process, enter the promotion code in the "Enter Promotion Code" box. After entering your code press the "Apply Code" button and then the "Submit Order" button at the bottom of the page.
4. Order Confirmation: Click "View My Product" to access the product features.

\* \* \* \* \*

In addition, there are two types of fraud alerts that you can place on your credit file to put your creditors on notice that you may be a victim of fraud: an "Initial Alert" and an "Extended Alert." An Initial Alert stays on your credit file for 90 days and can be extended every 90 days in perpetuity. You may ask that an Initial Alert be placed on your credit file if you suspect you have been, or are about to be, a victim of identity theft. An Extended Alert stays on your credit file for seven years. In order to obtain the Extended Alert, you must provide proof to the credit reporting company (usually in the form of a police report) that you actually have been a victim of identity theft. You can place a fraud alert on your credit file by

---

<sup>†</sup> Insurance underwritten by member companies of American International Group, Inc. The description herein is a summary only. It does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions.

calling the toll-free fraud number of any of the three credit reporting services provided above. Note that there is no cost to add a fraud alert to your credit files. Additional information may be obtained from [www.annualcreditreport.com](http://www.annualcreditreport.com).

In some U.S. states, you have the right to put a credit freeze (also known as a security freeze) on your credit file so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit file without your consent. ***Therefore, using a credit freeze may interfere with or delay your ability to obtain credit.*** Since the instructions for how to establish a credit freeze differ from state to state, please contact one of the three major reporting companies at the numbers above to find out more information. There may be fees for placing, lifting, and/or removing a credit freeze, which generally range from \$5-20 per action. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. ***Please note that placing a credit freeze on your credit file at one or more of the credit reporting companies will prevent you from participating in the Equifax Credit Watch™ 3-in-1 Alerts product from Equifax.***

\* \* \* \* \*

Please note that in the aftermath of security breaches, some criminals seek to fraudulently obtain personal information of affected individuals by claiming to be the business experiencing the breach. We wish to advise you that you should **NOT** respond to any requests from entities requesting your sensitive personal information in relation to this breach. Wyndham will **NOT** ask you for your Social Security Number or other sensitive personal information with regard to this incident, other than as may be necessary to respond to questions from you about how the incident may have impacted you. If you receive any written request or electronic request via e-mail purporting to be from Wyndham and it looks suspicious, please call us for assistance at the number provided below.

For a limited time, we are offering a Preferred Customer Rate discount program for our customers who may have been impacted by this incident. You will receive a 20% discount on the room rate for any hotel stays with a Wyndham brand hotel when you make your reservations on or before December 15, 2009. To take advantage of this offer via telephone, you may call 1-800-WYNDHAM and ask for the PREFERRED GUEST RATE or ask for the rate for Corporate ID 43783670. To take advantage of the discount online, please visit [www.wyndham.com](http://www.wyndham.com), and under "Find Locations" select the property at which you want to stay and click "View This Hotel." At that point, you should enter your travel details, click on "Enter a Corporate, Promo or Group code", enter Corporate ID 43783670 and then search for rates.

Wyndham deeply regrets that this incident has occurred. Therefore, we have established the following toll-free number to handle your inquiries about the actions you can take to protect yourself. Should you have any questions, please call 1-888-355-2327 between 7AM and 10PM Central Time, 7 days a week.

Sincerely,

A handwritten signature in cursive script, reading "Kirsten Hotchkiss".

Kirsten Hotchkiss  
Senior Vice President  
Wyndham Hotels and Resorts, LLC